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WILLIAM SUITOR
P.O.BOX 244
YOUNGSTOWN NY, 14174-0000

April 1, 2015



Dear Customer;

As your Case Manager I, ROBERT MULCAHY remain committed to working with you. Please contact me with any questions that you have regarding your account or the information contained within this letter. My direct contact number is 877-387-9031, extension 8823. If you cannot reach me and do not wish to leave a message, you may press 0 and another Case Manager will assist you.

During a recent review of your account, it was determined that you are entitled to a refund of certain fees and/or costs, previously assessed to your account and included in your loan modification. Funds in the amount of \$2,701.35 have been applied to the Unpaid Principal Balance of your loan. The principal application includes \$2,629.59 in fees and/or costs that were included in the loan modification and interest accrued in relation to those fees and/or costs from the effective date of the modification to 3/31/2015 in the amount of \$71.76. As always, we value you your business and appreciate your attention to this matter.

Sincerely,

ROBERT MULCAHY
Case Manager

Our representatives are available Monday through Thursday between the hours of 8:30am to 8:30pm, Friday from 8:30am to 5:00pm EST

If your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Esta carta contiene informacion importante sobre su cuenta y podria requerir su atencion. Si tiene alguna pregunta y desea hablar en espanol con un empleado, sirvase comunicarse con nosotros al 1-888-648-3124 durante nuestras horas de oficina normales. Nosotros tenemos representantes cuales hablan en Espanol. Estos representantes estan disponibles las horas de la Lunes a Jueves 8:30am a 8:30pm y Viernes de 8:30am a 5:00pm EST.